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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/783,841	02/20/2004	Gail E. McGiffin	10022/444	7513
28164 7590 12/13/2007 ACCENTURE CHICAGO 28164 BRINKS HOFER GILSON & LIONE P O BOX 10395 CHICAGO, IL 60610			EXAMINER SWARTZ, JAMIE H	
			ART UNIT 3694	PAPER NUMBER
			MAIL DATE 12/13/2007	DELIVERY MODE PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

## Office Action Summary

**Application No.**

10/783,841

**Applicant(s)**

MCGIFFIN ET AL.

**Examiner**

Jamie H. Swartz

**Art Unit**

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☐ Responsive to communication(s) filed on 12 November 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-10 and 21-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-10 and 21-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>03/07/05, 07/02/07, 11/12/07</u> .                            | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Status***

1. This action is in response to the amendment filed November 12, 2007. Claims 11-20 have been cancelled. Claims 1-10 were amended. Claims 21-24 were added. Claims 1-20 and 21-24 are currently pending.

### ***Election/Restrictions***

2. Applicant's election without traverse of Invention I in the reply filed on November 12, 2007 is acknowledged.

### ***Claim Objections***

3. Claim 4 is objected to because of the following informalities: Line 7, page 3 is missing the word an. The applicant currently states "providing account level underwriting decision." Examiner believes it should read "providing an account level underwriting decision." Appropriate correction is required.

### ***Claim Rejections - 35 USC § 112***

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:  
  
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
5. Claims 1-10 and 21-24 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

6. Regarding claim 1, the phrase

storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a plurality of customer entities that store data related to the plurality of participants and at least one of the plurality of customer entities establishes a foreign key relationship with at least one of a plurality of account entities of an account entity class, wherein the plurality of account entities store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities;

is a run on sentence with multiple confusing references which causes the claim to be indefinite. What specifically is stored? Are the account and the plurality of participants both stored? Does the database comprise a data structure? Or do the plurality of participants and the account have a data structure? Do the customer entities store all the data? Is the term customer synonymous with participant through out the whole claim? Is an account entity the same as a customer entity?

7. Regarding claim 6, the phrase

storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities that store data related to the plurality of participants and at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of a plurality of customer entities of the customer entity class wherein an account entity class includes an account involvement entity class that comprises a plurality of account involvement entities that store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities.

is a run on sentence with multiple confusing references which causes the claim to be indefinite. What specifically is stored? Are the account and the plurality of participants both stored? Does the database comprise a data structure? Or do the plurality of participants and the account have a data structure? Do the customer entities store all the data? Is the term customer synonymous with participant through out the whole claim? Is an account entity the same as a customer entity?

8. Regarding claim 23, the phrase "former participant" renders the claim indefinite because it is unclear whether or not the former participant and the second account refer to the same thing. Is the second account only for one participant? Or can multiple participants be part of the second account? Is there a difference between a second account and a second business line?

***Claim Rejections - 35 USC § 102***

9. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

10. Claims 1-10 and 21-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Hele et al. (US 20020111835 A1).

11. Regarding claim 1, Hele teaches managing an underwriting account for an insurance policy (§ 5). Hele teaches establishing a plurality of participants, wherein a customer assigned to an account represents a participant (§ 19-20, 25, 27, 43). Hele teaches assigning each participant of the plurality of participants to an account (§ 5-27, 43). Hele teaches storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a plurality of customer entities that store data related to the plurality of participants and at least one of the plurality of customer entities establishes a foreign key relationship with at least one of a plurality of account entities of an account entity class, wherein the plurality of account entities store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities (§ 42-46, 55, 59-60, 111, 146). Hele teaches providing an account level underwriting decision at an account level based upon data related to the plurality of participants (§ 27, 52, 81, 87). Hele teaches displaying data related to the account level underwriting decision (§ 27, 52, 81, 87).

12. Regarding claim 2, Hele teaches providing a participant level underwriting decision for each participant (§ 5-27, 80-87).

13. Regarding claim 3, Hele teaches establishing a plurality of insurance policies for a participant of the plurality of participants (§ 5, 25, 46).

14. Regarding claim 4, Hele teaches providing account level underwriting decision at an account level comprises providing account level underwriting decision based upon business rules for an account (abstract, ¶ 5, 15, 19, 25, 46, 81-86).

15. Regarding claim 5, Hele teaches providing account level underwriting decisions decision at an account level comprises providing at least one account level underwriting decision based upon all insurance policies of the account, wherein all insurance policies of the account comprise the plurality of insurance policies for each of the plurality of participants (¶ 25, 46, 52, 80-87).

16. Regarding claim 6, Hele teaches managing an underwriting account for an insurance policy (¶ 5). Hele teaches establishing a plurality of participants, wherein a customer assigned to an account represents a participant (¶ 19-20, 25, 27, 43). Hele teaches assigning each participant of the plurality of participants to an account (¶ 5-27, 43). Hele teaches storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities that store data related to the plurality of participants and at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of a plurality of customer entities of the customer entity class wherein an account entity class includes an account involvement entity class that comprises a

plurality of account involvement entities that store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities (§§ 42-46, 55, 59-60, 111, 146). Hele teaches establishing business rules at an account level (abstract, §§ 5, 15, 19, 46, 81-86). Hele teaches providing an underwriting decision for an account based upon the business rule (abstract, §§ 5, 15, 19, 27, 46, 52, 81-87). Hele teaches displaying the data related to the underwriting decision (§§ 27, 52, 81, 87).

17. Regarding claim 7, Hele teaches determining potential risk exposure of the account at a participant level (§§ 21, 25, 47-48, 61, 80, 94).

18. Regarding claim 8, Hele teaches wherein establishing a plurality of participants comprises establishing a participant comprising a plurality of business lines (§§ 43, 55, 100).

19. Regarding claim 9, Hele teaches wherein establishing a plurality of participants comprises establishing a plurality of participants wherein at least one participant has a plurality of insurance policies (§§ 25, 46).



20. Regarding claim 10, Hele teaches wherein providing an underwriting decision for an account comprises a step of providing an underwriting decision based upon a plurality of participants (§§ 5-27, 46).

21. Regarding claim 21, Hele teaches determining potential risk exposure of the account based on a first potential risk exposure and a second potential risk exposure for a first business line and a second business line, respectively, wherein the at least one participant having a plurality of insurance policies comprises a plurality of business lines including the first business line (§§ 46-100).

22. Regarding claim 22, Hele teaches wherein the plurality of insurance policies of the one participant having a plurality of insurance policies does not include a policy for the first business line (§§ 46-100).

23. Regarding claim 23, Hele teaches identifying at least one of the plurality of participants as a former participant of a second account, wherein the former participant is no longer assigned to the second account, and wherein the at least one of the plurality of participants identified as a former participant of the second account comprises the second business line (§§ 46-100).

24. Regarding claim 24, Hele teaches wherein providing an underwriting decision for an account comprises providing an underwriting decision based upon the plurality of participants (§ 46-100).

25. Examiner's Note: The Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jamie H. Swartz whose telephone number is (571) 272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jamie Swartz  
December 7, 2007

  
ELLA COLBERT  
PRIMARY EXAMINER